

## BROKERTALK

modify your house, you need to tell your insurer what

you've done. And if that includes putting a flying saucer landing pad on the roof, you need to be sure it can bear the weight. So fears about household insurance not covering the improbable are now misplaced," concludes Ms Carter.

### Psst... will you take a bribe?

**T**he question of bribery and corruption hit the headlines following the whopping £5m-plus fine levied on Aon as revealed on page 3 in this issue.

And needless to say, the topic came up during a chat with senior partner **Gavin Robertson** of Robertson & Co, specialists in surveillance, claim validation and fraud investigation. The business was formed in 1998 on Mr Robertson's retirement after 32 years as a detective superintendent in the Metropolitan Police.

It's a widely held belief (and perhaps incorrect) that there are certain places in the world where bribery is almost part of the commercial process - if you don't pay the bribe, you don't get the business. Is it likely that a firm like Aon could be penalised because they won't pay a local bribe?

Gavin Robertson: "I agree that a degree of this kind of activity seems to be going on in most countries across the world, although in parts of northern Europe it would appear to be happening less. Such activity can create an environment and commonly an almost acceptably held and perpetuated perception that if you don't pay the bribe then you don't get the business.

"But companies that succumb to this approach to avoid being penalised or losing the work are taking a huge risk. This kind of activity is criminal and if it becomes known that a business is prepared to operate in this fashion, not only does it open them to legal action, but it can result in the anti on bribe values being raised; negative publicity; and a damaged reputation in the business community and with existing clients, and ultimately significantly devalue the business overall. As for the FSA fine, it is to the great credit of Aon that they acted swiftly, robustly and with openness and integrity as soon as details of this incident became known."

### What's the joke?

**A** flippant thought conjured by the Aon name in the previous item reminds that when comedian Jimmy Carr (his website calls him a 'joke technician') did the honours at an insurance awards 'do' a few years back, the biggest laugh he got on the night - and he got many - was when he announced Aon as A-O-N.

Well, you would, wouldn't you? And be genuinely puzzled, as Carr was, as to why people were laughing. Why is that gaffe so amusing? Years ago it would have been a reaction to the public's appalling ignorance of industry jargon. Today however there is less condescension in that direction.

Could the joke be the pricking of the corporate ego? A protest against those entities who insist on capitalising their name at every turn? Then again, it may have been the fish starter that caused Carr to dash to the wings for a bucket during his presentation. What a trooper! The show must go on!

### Grub's up

**I**nsurance magazines don't usually have a food column, which might be thought surprising given that one method of guaranteeing a captive audience is to invite any press bod to a fancy restaurant.

A recent wheeze in the press conference world aimed at luring respectable numbers of journos off their backsides and away from their keyboards is to vie with the competition to find the most prestigious eateries.

Once you've landed your fish, it's too late for them to realise that they are not actually eating from the restaurant menu. You have them trapped in a private room at the back, and on some occasions it's proven that you don't even have to provide any real food at all - nibbles will do.

But no press people are ever likely to starve, given the number of canapés they must get through, particularly in the run-up to Christmas.

A recent culinary highlight enjoyed by the Editor



David Sweeney

was a piping hot curried courgette soup, followed by a succulent wedge of gammon that shredded beautifully at the faintest touch of the fork, with a splendid egg atop a wedge of golden brown chips, followed by banoffee pie.

Okay, ham, egg and chips if you please, but how welcome that becomes at the festive time of year amid the traditional seasonal offerings.

And served at a venue so exclusive it doesn't even have an ex-directory telephone number - strictly invitation only. I refer of course to the 'staff canteen' of Sterling Insurance at their offices in the Kings Hill complex near Maidstone. Thanks go to director of personal and commercial insurances **David Sweeney** for showing me round.